

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:                   Riken S. Patel  
Serial No.:                               10/694,518  
Filing Date:                            October 27, 2003  
Group Art Unit:                        2192  
Confirmation No.                       1895  
Examiner:                               Andrew Y. Chou  
Title:                                     *Transaction Processing Architecture*

**Mail Stop: Amendment**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

**Response Pursuant to 37 C.F.R. §1.111**

In response to the Office Action dated October 23, 2006, Applicant respectfully requests the Examiner to reconsider the rejections of the claims in view of the following amendments and remarks. Please amend the Application as follows.